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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	-	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on	Marcus		
	your government-issued picture identification (for example, your driver's	First name	First name	
	license or passport).	Middle name	Middle name	
	Bring your picture	McClinton		
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3785		

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Debtor 1 Marcus McClinton

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs
5.	Where you live	4322 Lindenwood Drive, Apt #1 SW	If Debtor 2 lives at a different address:
		Matteson, IL 60443 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
bankruptcy		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Marcus McClinton

Par	Tell the Court About	Your I	Bankruptcy Ca	se				
7.	The chapter of the Bankruptcy Code you are			orief description of each, see Λ go to the top of page 1 and ch			.C. § 342(b) for Individ	luals Filing for Bankruptcy
	choosing to file under		Chapter 7					
			Chapter 11					
			Chapter 12					
		= (Chapter 13					
8.	How you will pay the fee	•	about how yo	entire fee when I file my petition. Please check with the clerk's office in your local court for more details u may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or mone attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with address.				
				the fee in installments. If you in Installments (Official Form		e this option, sigr	and attach the Applic	ation for Individuals to Pay
			I request that but is not req that applies to	t my fee be waived (You may uired to, waive your fee, and no o your family size and you are	request nay do so unable t	o only if your inco o pay the fee in ir	me is less than 150% nstallments). If you cho	of the official poverty line bose this option, you must fill
	Have you filed for			cation to Have the Chapter 7 F	iling Fee	waived (Official	Form 103B) and file it	with your petition.
9.	Have you filed for bankruptcy within the last 8 years?	□ N ■ Y						
			District	ND IL Ch 13 dismissed 7/23/15	When	7/15/13	Case number	13-28299
			District		When		Case number	
			District		When		Case number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	■ N	-					
	affiliate?							
			Debtor				Relationship to y	/ou
			District		When		Case number, if	
			Debtor				Relationship to y	
			District		When		Case number, if	known
11.	Do you rent your residence?	■ N	lo. Go to li	ine 12.				
	residence :	ПΥ	es. Has yo	ur landlord obtained an eviction	n judgm	ent against you?		
				No. Go to line 12.				
				Yes. Fill out <i>Initial Statement</i> this bankruptcy petition.	About ai	n Eviction Judgme	<i>ent Against You</i> (Form	101A) and file it as part of

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art	3: Report About Any Bu	sinesses '	You Own	as a Sole Proprietor
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.
		☐ Yes.	Name	and location of business
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation,		Name	e of business, if any
	partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach		Numb	per, Street, City, State & ZIP Code
	it to this petition.		Check	k the appropriate box to describe your business:
				Health Care Business (as defined in 11 U.S.C. § 101(27A))
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
				Stockbroker (as defined in 11 U.S.C. § 101(53A))
				Commodity Broker (as defined in 11 U.S.C. § 101(6))
				None of the above
Chapter 11 of the de Bankruptcy Code and are op		deadlines	s. If you in s, cash-fl .C. 1116(
	For a definition of small	No.	I am r	not filing under Chapter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	l am f Code.	iling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am f	iling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
art	4: Report if You Own or	Have Any	Hazardo	ous Property or Any Property That Needs Immediate Attention
14.	Do you own or have any	■ No.		
	property that poses or is alleged to pose a threat of imminent and	Yes.	What is	the hazard?
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?
				Number, Street, City, State & Zip Code

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Debtor 1 Marcus McClinton

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-19540 Doc 1 Filed 07/12/18 Entered 07/12/18 14:56:46 Desc Main Document Page 6 of 55

Deb	otor 1 Marcus McClintor	1		Case numb	er (if known)
Par	t 6: Answer These Quest	ions for R	eporting Purposes		
16.	What kind of debts do you have?	16a.		onsumer debts? Consumer debts are de sonal, family, or household purpose."	fined in 11 U.S.C. § 101(8) as "incurred by an
			☐ No. Go to line 16b.		
			Yes. Go to line 17.		
		16b.		usiness debts? Business debts are debts estment or through the operation of the bu	
			☐ No. Go to line 16c.		
			☐ Yes. Go to line 17.		
		16c.	State the type of debts you	owe that are not consumer debts or busine	ess debts
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapte	r 7. Go to line 18.	
	Do you estimate that after any exempt	☐ Yes.		Do you estimate that after any exempt pros s will be available to distribute to unsecure	
	property is excluded and administrative expenses		□ No		
	are paid that funds will be available for		□ Yes		
	distribution to unsecured creditors?		00		
18.	How many Creditors do	1 -49		□ 1,000-5,000	□ 25,001-50,000
	you estimate that you owe?	☐ 50-99)	☐ 5001-10,000	□ 50,001-100,000
	owe:	□ 100-1 □ 200-9		□ 10,001-25,000	☐ More than100,000
19.	How much do you		\$50,000	☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion
	estimate your assets to be worth?		001 - \$100,000	□ \$10,000,001 - \$50 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion
			,001 - \$500,000 ,001 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion
20.	How much do you estimate your liabilities	= \$0 - \$		□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion
	to be?		001 - \$100,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion
			,001 - \$500,000 ,001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion
Par	t 7: Sign Below				
For	you	I have ex	camined this petition, and I de	clare under penalty of perjury that the info	rmation provided is true and correct.
				7, I am aware that I may proceed, if eligibl relief available under each chapter, and I o	e, under Chapter 7, 11,12, or 13 of title 11, choose to proceed under Chapter 7.
				not pay or agree to pay someone who is rne notice required by 11 U.S.C. § 342(b).	not an attorney to help me fill out this
		I request	relief in accordance with the	chapter of title 11, United States Code, sp	ecified in this petition.
		bankrupt 1519, an	tcy case can result in fines up and 3571.	t, concealing property, or obtaining money to \$250,000, or imprisonment for up to 20	
		Marcus	cus McClinton s McClinton e of Debtor 1	Signature of Debt	or 2
		Executed	d on July 12, 2018	Executed on	
			MM / DD / YYYY		M / DD / YYYY

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Debtor 1 Marcus McClinton Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Edwin	L Feld	Date	July 12, 2018	
Signature of	Attorney for Debtor		MM / DD / YYYY	
	eld 6188070			
Printed name				
	eld & Associates, LLC			
Firm name				
1 N LaSall	e Street			
Suite 1225	5			
Chicago, I	L 60602			
	City, State & ZIP Code			
Contact phone	312-263-2100	Email address		
6188070 IL	_			
Bar number & St	tate			

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Page 8 of 55 Document Fill in this information to identify your case: Marcus McClinton First Name Middle Name Last Name (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number

Official Form 106Sum

Debtor 1

Debtor 2

(if known)

Summary of Your Assets and Liabilities and Certain Statistical Information

☐ Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets Your assets Value of what you own Schedule A/B: Property (Official Form 106A/B) 0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... 1b. Copy line 62, Total personal property, from Schedule A/B..... 19,320.00 1c. Copy line 63, Total of all property on Schedule A/B..... 19,320.00 Part 2: Summarize Your Liabilities Your liabilities Amount you owe Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 19,782.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D... Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F...... 18,715.00 Your total liabilities Part 3: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I) 3,050.00 Copy your combined monthly income from line 12 of Schedule I..... Schedule J: Your Expenses (Official Form 106J) 2.650.00 Copy your monthly expenses from line 22c of Schedule J..... Part 4: Answer These Questions for Administrative and Statistical Records Are you filing for bankruptcy under Chapters 7, 11, or 13? ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. What kind of debt do you have?

Official Form 106Sum

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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Debtor 1 Marcus McClinton Document Page 9 of 55

Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	\$	8,020.00
		i	

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 18-19540 Doc 1 Filed 07/12/18 Entered 07/12/18 14:56:46 Desc Main Document Page 10 of 55 Fill in this information to identify your case and this filing: Debtor 1 Marcus McClinton First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No Yes Do not deduct secured claims or exemptions. Put Nissan Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: **Altima** Model Debtor 1 only Creditors Who Have Claims Secured by Property. 2015 Year: Debtor 2 only Current value of the Current value of the 75,000 Approximate mileage: ☐ Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another w/lien \$14,675.00 \$14,675.00 ☐ Check if this is community property NADA Retail MV 7/9/18) (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$14,675.00 pages you have attached for Part 2. Write that number here.....

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

Official Form 106A/B Schedule A/B: Property page 1

Debtor 1	Marcus McClinton Document Page 11 of 55 Case number (if known)	
■ Yes.	Describe	
	Furnishings	\$1,500.00
□ No	es: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music of including cell phones, cameras, media players, games	collections; electronic devices
■ Yes.	Describe	
	TV, computer, misc	\$400.00
Examp ■ No	bles of value es: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin other collections, memorabilia, collectibles Describe	, or baseball card collections;
Equipm Examp	ent for sports and hobbies es: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes musical instruments Describe	and kayaks; carpentry tools;
0. Firear Exam □ No		
	pistol	\$700.00
□ No	s bles: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Describe	
	Clothing	\$200.00
□ No	y bles: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gems	gold, silver
	Jewelry	\$100.00
Exam ■ No □ Yes.	rm animals bles: Dogs, cats, birds, horses Describe ner personal and household items you did not already list, including any health aids you did not list	
■ No □ Yes.	Give specific information	
	he dollar value of all of your entries from Part 3, including any entries for pages you have attached	\$2,900.00

Official Form 106A/B Schedule A/B: Property page 2

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Case number (if known) Debtor 1 **Marcus McClinton** Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Cash \$25.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... TCF Bank & 5th 3rd \$220.00 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Institution name: Type of account: **Retirement Plan** \$0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others □ No Institution name or individual: ■ Yes. \$1,500.00 **Security Deposit** 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

		Case 18-19540	Doc 1	Filed 07/12/18	Entered 07/12/18 14:56:46 Page 13 of 55_	Desc Main
D	ebtor 1	Marcus McClinton		Document	Case number (if known)	
	■ No □ Yes	Institution r	name and desc	cription. Separately file t	he records of any interests.11 U.S.C. § 521(c)	:
25	Trusts,	equitable or future inte	rests in prope	erty (other than anythir	ng listed in line 1), and rights or powers exc	ercisable for your benefit
	☐ Yes.	Give specific information	about them			
26	Examp ■ No	s, copyrights, trademark les: Internet domain name Give specific information	es, websites, p		ual property and licensing agreements	
27	License	es, franchises, and othe	r general inta	ngibles		
	■ No	oles: Building permits, exclusive specific information		s, cooperative associatio	n holdings, liquor licenses, professional licens	ies
M	oney or _l	property owed to you?				Current value of the
						portion you own?Do not deduct secured claims or exemptions.
28	. Tax ref	unds owed to you				
	■ No	Give specific information	about thom in	cluding whother you alre	eady filed the returns and the tax years	
	□ 165. V	Give specific information a	about trieffi, ini	cluding whether you alle	sauy illed the returns and the tax years	
29	. Family <i>Examp</i>		n alimony, spo	ousal support, child supp	ort, maintenance, divorce settlement, propert	y settlement
	■ No	·			, , , , , , , , , , , , , , , , , , , ,	,
	☐ Yes.	Give specific information				
30	Examp ■ No	benefits; unpaid loan	ility insurance s you made to		nefits, sick pay, vacation pay, workers' compe	nsation, Social Security
	☐ Yes.	Give specific information.				
31		ts in insurance policies bles: Health, disability, or li	ife insurance; l	health savings account ((HSA); credit, homeowner's, or renter's insura	nce
	■ Yes.	Name the insurance comp Cor	pany of each p mpany name:	oolicy and list its value.	Beneficiary:	Surrender or refund value:
		Ter	m policy at	work		\$0.00
32	If you a someo	erest in property that is are the beneficiary of a livine has died. Give specific information.	ng trust, exped		ed nsurance policy, or are currently entitled to rec	eive property because
33	Examp	against third parties, whiles: Accidents, employment			it or made a demand for payment s to sue	
	■ No □ Yes.	Describe each claim				
34				f every nature, includin	ng counterclaims of the debtor and rights t	o set off claims
J-†	■ No	ontangont and anniquide	a viaiiiis Vi	. 5.5. y nataro, moraun	ag ocumerolanino or the debtor and rights t	J COL OII OIGIIIIG
	☐ Yes.	Describe each claim				

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Debtor	Marcus McClinton				Case number (if known)	
35. An	y financial assets you did not	t already list				
	· ·					
	es. Give specific information					
	dd the dollar value of all of yo					\$1,745.00
10	or Part 4. Write that number h	ere				
Part 5:	Describe Any Business-Related	Property You	Own or Have an Interest I	n. List any real estat	te in Part 1.	
37. Do y	you own or have any legal or equit	table interest ir	n any business-related pro	operty?		
■ No	o. Go to Part 6.					
☐ Ye	es. Go to line 38.					
Part 6:	Describe Any Farm- and Comme	ercial Fishing-F	Related Property You Owr	or Have an Interest	t In.	
r dire o.	If you own or have an interest in fa			. or mayo an intorco.		
46 Do	you own or have any legal or	r equitable in	nterest in any farm- or	commercial fishi	ing-related property?	
_	No. Go to Part 7.	r equitable ii	norcot in any farin of		ing related property.	
	Yes. Go to line 47.					
Part 7:	Describe All Property You	Own or Have a	n Interest in That You Did	Not List Above		
50 D.			did 1 - 1 - 1 - 1			
	you have other property of a camples: Season tickets, countr					
		,	•			
	es. Give specific information					
54. A	dd the dollar value of all of yo	our entries fr	om Part 7. Write that	number here		\$0.00
Part 8:	List the Totals of Each Part of	of this Form				
55. P	art 1: Total real estate, line 2					\$0.00
56. P	art 2: Total vehicles, line 5			\$14,675.00		
57. P	art 3: Total personal and hou	sehold items	s, line 15	\$2,900.00		
58. P	art 4: Total financial assets, l	ine 36	_	\$1,745.00		
	art 5: Total business-related			\$0.00		
	art 6: Total farm- and fishing-			\$0.00		
61. P	art 7: Total other property no	t listed, line	54 +	\$0.00		
62. T	otal personal property. Add lir	nes 56 throug	h 61	\$19,320.00	Copy personal property t	otal \$19,320.00
63. T	otal of all property on Schedu	ule A/B. Add I	line 55 + line 62			\$19 320 00

Official Form 106A/B Schedule A/B: Property page 5

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		Docume	III Paue 15 01 55	
Fill in this infor	mation to identify your	case:		
Debtor 1	Marcus McClinto	n		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	current value of the Amount of the exemption you claim sportion you own Copy the value from Check only one box for each exemption. Schedule A/B		Specific laws that allow exemption
2015 Nissan Altima 75,000 miles w/lien	\$14,675.00	\$2,400.00	735 ILCS 5/12-1001(c)
NADA Retail MV 7/9/18) Line from <i>Schedule A/B</i> : 3.1		☐ 100% of fair market value, up to any applicable statutory limit	
Furnishings Line from Schedule A/B: 6.1	\$1,500.00	\$1,500.00	735 ILCS 5/12-1001(b)
Line from Schedule AVB. 0.1		100% of fair market value, up to any applicable statutory limit	
TV, computer, misc Line from Schedule A/B: 7.1	\$400.00	\$400.00	735 ILCS 5/12-1001(b)
Line Hom Schedule AVB. 7-1		100% of fair market value, up to any applicable statutory limit	
pistol Line from Schedule A/B: 10.1	\$700.00	\$700.00	735 ILCS 5/12-1001(d)
Line from Schedule AVB. 10.1		100% of fair market value, up to any applicable statutory limit	
Clothing Line from Schedule A/B: 11.1	\$200.00	100%	735 ILCS 5/12-1001(a)
Line Hom Scriedule AVD. 11.1		100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

	marcus mosmicon			(
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	Jewelry Line from Schedule A/B: 12.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
	Line from Goriodaio 772.			100% of fair market value, up to any applicable statutory limit	
	Cash Line from Schedule A/B: 16.1	\$25.00		\$25.00	735 ILCS 5/12-1001(b)
	Line from Schedule PVB. 10.1			100% of fair market value, up to any applicable statutory limit	
	TCF Bank & 5th 3rd Line from Schedule A/B: 17.1	\$220.00		\$220.00	735 ILCS 5/12-1001(b)
	Line from Scriedule AVB. 17.1			100% of fair market value, up to any applicable statutory limit	
	Retirement Plan Line from Schedule A/B: 21.1	\$0.00		100%	735 ILCS 5/12-704
	Line from Schedule AVD. 21.1			100% of fair market value, up to any applicable statutory limit	
	Term policy at work Line from Schedule A/B: 31.1	\$0.00		100%	215 ILCS 5/238
	Line from Schedule Avb. St.1			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemptio (Subject to adjustment on 4/01/19 and ever			filed on or after the date of adjustme	ent.)
	■ No				
	☐ Yes. Did you acquire the property cov	ered by the exemption w	ithin 1	,215 days before you filed this case	e?
	□ No				
	☐ Yes				

	Ca	se 18-19540	Doc 1 Filed 07/12/18 Document	Entered Page 17	l 07/12/18 14:5 of 55	6:46 Desc N	/lain
Fill	in this inforr	nation to identify yo					
Deb	otor 1	Marcus McClin	nton Middle Name	Last Name			
	otor 2 use if, filing)	First Name	Middle Name	Last Name			
Unit	ed States Ba	nkruptcy Court for the	e: NORTHERN DISTRICT OF ILL	LINOIS			
Cas	e number					_	c if this is an ded filing
	icial Forn hedule		s Who Have Claims	Secured	by Property	1	12/15
need know I. Do	ed, copy the Ann). any creditors No. Check	dditional Page, fill it ou	this form to the court with your othe	his form. On the	top of any additional pa	ges, write your name a	
Par	List Al	I Secured Claims					
each	claim. If more	than one creditor has a	more than one secured claim, list the crec particular claim, list the other creditors in l der according to the creditor's name.		Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Nissan Mo		Describe the property that secures t	he claim:	\$19,782.00	\$14,675.00	\$5,107.00
	Creditor's Name		2015 Nissan Altima 75,000 r w/lien NADA Retail MV 7/9/18)		<u> </u>	<u> </u>	
		i, OH 45274	As of the date you file, the claim is: apply. Contingent	Check all that			
\A/l		, City, State & Zip Code	☐ Unliquidated ☐ Disputed				
_		bt? Check one.	Nature of lien. Check all that apply.				
	Debtor 1 only Debtor 2 only		An agreement you made (such as r car loan)	moπgage or secu	rea		
	Debtor 1 and De	ebtor 2 only	☐ Statutory lien (such as tax lien, med	chanic's lien)			
		ne debtors and another	☐ Judgment lien from a lawsuit	•			
	Check if this cla community de	aim relates to a bt	Other (including a right to offset)				
Date	debt was incu	ırred <u>10/15</u>	Last 4 digits of account numb	ber			

Part 2: List Others to Be Notified for a Debt That You Already Listed

Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages.

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

\$19,782.00

\$19,782.00

Write that number here:

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Document Page 18 of 55 Fill in this information to identify your case: Debtor 1 **Marcus McClinton** Middle Name First Name Last Name Debtor 2 Middle Name (Spouse if, filing) First Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 Advance America Cash Last 4 digits of account number \$1,203.00 Nonpriority Creditor's Name 17655 S Torrence Ave When was the debt incurred? Lansing, IL 60438 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Signature loan(s)

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Debtor 1 Marcus McClinton Case number (if know) \$1.000.00 4.2 American Web Loan Last 4 digits of account number Nonpriority Creditor's Name 522 N 14th St #130 When was the debt incurred? Ponca City, OK 74601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Signature loan ☐ Yes 4.3 **Americas Financial Choice** Last 4 digits of account number \$1,400.00 Nonpriority Creditor's Name 1107 E Sibley Blvd When was the debt incurred? Dolton, IL 60419 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: $\hfill \square$ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Signature loan Other. Specify 4.4 **Americash** Last 4 digits of account number \$1,202.00 Nonpriority Creditor's Name 4818 W 148th Street When was the debt incurred? Midlothian, IL 60445 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other, Specify Signature loan(s)

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Debtor 1 Marcus McClinton Case number (if know) 4.5 Applified Loans Last 4 digits of account number \$1.200.00 Nonpriority Creditor's Name 597 Peace Pipe Rd, 2nd Floor When was the debt incurred? Lac Du Flambeau, WI 54538 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Signature loan ☐ Yes 4.6 AT&T Last 4 digits of account number \$130.00 Nonpriority Creditor's Name PO Box 8220 When was the debt incurred? Aurora, IL 60572 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: $\hfill \square$ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Services Other. Specify 4.7 **Blue Trust** Last 4 digits of account number \$1,000.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 44967 Eden Prairie, MN 55344 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other, Specify Signature Ioan

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Marcus McClinton	Case number (if know)	
Cash Loans Today	Last 4 digits of account number	\$1,078.00
11949 S Pulaski Rd	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
_	☐ Contingent	
_	☐ Unliquidated	
	☐ Disputed	
<u> </u>	Type of NONPRIORITY unsecured claim:	
☐ At least one of the debtors and another	☐ Student loans	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Signature loan(s)	
Check Into Cash	Last 4 digits of account number	\$300.00
	When was the debt incurred?	
Matteson, IL 60463		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
■ Debtor 1 only		
☐ Debtor 2 only	_ `	
☐ Debtor 1 and Debtor 2 only	•	
☐ At least one of the debtors and another	☐ Student loans	
☐ Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Signature loan(s)	
Check N Go	Last 4 digits of account number	\$1,000.00
	When was the debt incurred?	
	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	Continued.	
Debtor 1 only	_	
Debtor 2 only	•	
☐ Debtor 1 and Debtor 2 only	·	
☐ At least one of the debtors and another		
_		
Is the claim subject to offset?	report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other Specify Signature Ioan(s)	
	Cash Loans Today Nonpriority Creditor's Name 11949 S Pulaski Rd Alsip, IL 60803 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset? No Yes Check Into Cash Nonpriority Creditor's Name 4103 E. Lincoln Highway Matteson, IL 60463 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset? No Yes Check N Go Nonpriority Creditor's Name 192 Town Center Road Matteson, IL 60443 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Check if this claim is for a community debt is the claim subject to offset? Check No Go Nonpriority Creditor's Name 192 Town Center Road Matteson, IL 60443 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Check if this claim is for a community debt is the claim subject to offset? No	Last 4 digits of account number

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Debtor 1 Marcus McClinton Case number (if know) 4.11 ComEd Last 4 digits of account number \$239.00 Nonpriority Creditor's Name **Bill Payment Center** When was the debt incurred? Chicago, IL 60668 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Utility services ☐ Yes 4.12 **Direct TV** Last 4 digits of account number \$88.00 Nonpriority Creditor's Name PO Box 78627 When was the debt incurred? Phoenix, AZ 85062 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: $\hfill \square$ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Services Other. Specify 4.13 **First Choice Loans** Last 4 digits of account number \$600.00 Nonpriority Creditor's Name When was the debt incurred? 1513 Sibley Blvd Calumet City, IL 60409 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Signature loan(s)

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Debtor 1 Marcus McClinton Case number (if know) 4.14 **FNB Marin** Last 4 digits of account number \$325.00 Nonpriority Creditor's Name PO Box 80015 When was the debt incurred? Los Angeles, CA 90080 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit card purchases ☐ Yes 4.15 Harrah's Casino Last 4 digits of account number \$420.00 Nonpriority Creditor's Name c/o Telecheck When was the debt incurred? 5251 Westheimer Houston, TX 77056 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify NSF check(s) ☐ Yes 4.16 Last 4 digits of account number **HSBC** \$1,762.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 98706 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes

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Debtor 1 Marcus McClinton Case number (if know) 4.17 **Illinois Catalog Sales** Last 4 digits of account number \$877.00 Nonpriority Creditor's Name 17940 S. Halsted When was the debt incurred? Homewood, IL 60430 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Services ☐ Yes **LVNV Funding** 4.18 Last 4 digits of account number \$400.00 Nonpriority Creditor's Name P.O. Box 10497 When was the debt incurred? Greenville, SC 29603 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: $\hfill \square$ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Factoring Company ☐ Yes 4.19 **Majestic Lake Financial** Last 4 digits of account number \$910.00 Nonpriority Creditor's Name East K When was the debt incurred? 635 State Hwy 20 Upper Lake, CA 95485 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Signature loan Other. Specify

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Debtor 1 Marcus McClinton Case number (if know) 4.20 Portfolio Recovery Assoc Last 4 digits of account number \$81.00 Nonpriority Creditor's Name **Riverside Commerce Center** When was the debt incurred? 120 Corporate Blvd, Ste 100 Norfolk, VA 23502-4962 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other Specify Factoring Company ☐ Yes 4.21 **Prestige Group/Premier Processing** Last 4 digits of account number \$300.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 681282 Riverside, MO 64168 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Signature loan(s) ☐ Yes 4.22 Last 4 digits of account number **Providian** \$1,400.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 660548 Dallas, TX 75266 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No ☐ Yes

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Debtor	1 Marcus McClinton		Case number (if know)	
4.23	Rushmore Financial Nonpriority Creditor's Name	Last 4 digits of account number		\$700.00
	PO Box 5508	When was the debt incurred?		
-	Sioux Falls, SD 57117 Number Street City State Zlp Code	As of the date you file, the claim is:	Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separat report as priority claims	ion agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing p	plans, and other similar debts	
	☐ Yes	■ Other. Specify Signature loa	an	
4.24	Sandpoint Capital, LLC	Last 4 digits of account number		\$300.00
	Nonpriority Creditor's Name PO Box 636	When was the debt incurred?		
	Charleston, Nevis W. Indies	When was the dest incurred:		
-	Number Street City State Zlp Code	As of the date you file, the claim is:	Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured cl	laim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt	Obligations arising out of a separat	ion agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	g,,,	
	■ No	Debts to pension or profit-sharing p	lans, and other similar debts	
	Yes	■ Other. Specify Signature loa	an(s)	
4.25	Santander	Last 4 digits of account number		\$800.00
	Nonpriority Creditor's Name PO Box 105255 Atlanta, GA 30348	When was the debt incurred?		
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is:	Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	_	Type of NONPRIORITY unsecured of	aim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separat report as priority claims	ion agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing p	plans, and other similar debts	
	☐ Yes	■ Other. Specify Deficiency		
Dowt 2:	List Others to De Notified About a Debt			
Part 3:		-	describited in Borto 4 and 5 and account is a	
trying more t	is page only if you have others to be notified abou to collect from you for a debt you owe to someon than one creditor for any of the debts that you list bbts in Parts 1 or 2, do not fill out or submit this p	e else, list the original creditor in Parts ed in Parts 1 or 2, list the additional cre	1 or 2, then list the collection agency here. Sin	milarly, if you have
-	•	which entry in Part 1 or Part 2 did you list	the original creditor?	
Blue T	'rust Loans Lin	` _	Part 1: Creditors with Priority Unsecured Claims	
	I, Co Rd K	■ P	Part 2: Creditors with Nonpriority Unsecured Claim	ns
пауwа	ırd, WI 54843 La	st 4 digits of account number		

Official Form 106 E/F

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Debtor 1 Marcus McClinton		Case number (if know)
Name and Address Resurgent Acquisition LLC P.O. Box 10587 Greenville, SC 29603	On which entry in Part 1 or Part 2 or Line 4.18 of (<i>Check one</i>):	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Greenvine, GG 25005	Last 4 digits of account number	
Name and Address Rushmore Financial 15480 Laguna Irvine, CA 92618	On which entry in Part 1 or Part 2 or Line 4.23 of (<i>Check one</i>):	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
11 1110, 04 32010	Last 4 digits of account number	

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 18,715.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 18,715.00

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		DOGUIII		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Marcus McClinto	n		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code

2.1 Aggie Mae Properties 4328 Lindenwood Dr Matteson, IL 60443

Residential Lease

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Fill in this info	ormation to identify your	Document case:	Page 29 o	of 55
Debtor 1	Marcus McClinto	n		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	NORTHERN DISTRICT OF I	LLINOIS	
Case number (if known)				☐ Check if this is an amended filing
Official F	orm 106H			
Schedule	e H: Your Cod	ebtors		12/15
people are filin fill it out, and n your name and	g together, both are equ number the entries in the case number (if known)	ally responsible for supplying	g correct informat Additional Page to	is complete and accurate as possible. If two married tion. If more space is needed, copy the Additional Page to this page. On the top of any Additional Pages, write as a codebtor.
_	(ii.	, ou alog a joille oaco, ao	or mor orange operate	
■ No □ Yes				
		l lived in a community proper Nevada, New Mexico, Puerto		ry? (Community property states and territories include ington, and Wisconsin.)
■ No. Go t		use, or legal equivalent live with	n you at the time?	
in line 2 aç	gain as a codebtor only i D), Schedule E/F (Official	f that person is a guarantor o	or cosigner. Make	r if your spouse is filing with you. List the person show sure you have listed the creditor on Schedule D (Offici 06G). Use Schedule D, Schedule E/F, or Schedule G to
	mn 1: Your codebtor Number, Street, City, State and ZI	P Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1 Name				☐ Schedule D, line ☐ Schedule E/F, line
				☐ Schedule G, line
Number City	er Street	State	ZIP Code	_
3.2				☐ Schedule D, line
Name				☐ Schedule E/F, line
Numb	er Street			,

State

City

ZIP Code

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Fill	in this information to identify your	case:									
Del	btor 1 Marcus Mo	Clinton				_					
	btor 2					_					
Uni	ited States Bankruptcy Court for th	ne: NORTHERN DISTRIC	CT OF ILLI	NOIS		_					
	se number	-					Check if this is: ☐ An amended filing ☐ A supplement showing postpetition chapter				
O	fficial Form 106I						_			following date	•
	chedule I: Your Inc	rome					ı	MM / DD/ Y	YYY		12/15
spo atta	plying correct information. If you are separated and you have a separated and you have a separate sheet to this form The separate sheet to this form Describe Employmen	our spouse is not filing w . On the top of any addit	ith you, do	o not inclu	de info	rmat	ion abo	ut your spo	ouse. If n	nore space is	needed,
1.	Fill in your employment information.		Debtor	1				Debtor 2	or non-f	iling spouse	
	If you have more than one job,	Franks, manufatatus	■ Emp	■ Employed				☐ Employed			
	attach a separate page with information about additional employers.	Employment status	☐ Not employed					☐ Not employed			
		Occupation	Occupation Police office			icer					
	Include part-time, seasonal, or self-employed work.	Employer's name	Univer	sity of Ch	icago						
	Occupation may include student or homemaker, if it applies.	Employer's address	_	l Dept. . 60th Str jo, IL 6063							
		How long employed t	there?	30 yrs -	disabil	ity J	luly,	_			
Pa	rt 2: Give Details About Mo	onthly Income									
	imate monthly income as of the use unless you are separated.	date you file this form. If	you have i	nothing to re	eport fo	r any	line, wri	te \$0 in the	space. Ir	nclude your no	on-filing
	ou or your non-filing spouse have re space, attach a separate sheet		ombine the	e informatio	n for all	emp	loyers fo	or that perso	on on the	lines below. I	you need
							For De	ebtor 1		ebtor 2 or ing spouse	
2.	List monthly gross wages, sal deductions). If not paid monthly				2.	\$		1,242.00	\$	N/A	
3.	Estimate and list monthly ove	rtime pay.			3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add	line 2 + line 3.			4.	\$	4,2	42.00	\$	N/A	

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Debtor 1		Marcus McClinton		Case number (if known)					
				For	Debtor 1		Debtor		
(Сор	y line 4 here	4.	\$	4,242.00	\$	i-illing s	N/A	_
5. L	_ist	all payroll deductions:							
	āa.	Tax, Medicare, and Social Security deductions	5a.	\$	700.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$_	0.00	<u> </u>		N/A	_
	ōc.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$_		N/A	_
	ōd.	Required repayments of retirement fund loans	5d.	\$	0.00	\$_		N/A	_
5	ōе.	Insurance	5e.	\$	492.00	\$_		N/A	_
5	ōf.	Domestic support obligations	5f.	\$	0.00	\$		N/A	_
5	ōg.	Union dues	5g.	\$	0.00	\$		N/A	_
	5h.	Other deductions. Specify:	5h.+	\$	0.00	+ \$		N/A	_
6. <i>I</i>	٩dd	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	– 6.	\$	1,192.00	\$		N/A	-
		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	3,050.00	\$		N/A	-
	₋ist 3a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$		N/A	
9	3b.	Interest and dividends	8b.	\$ 	0.00	\$ -		N/A N/A	
8	3d. 3e. 3f.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance	8c. 8d. 8e.	\$ \$	0.00 0.00 0.00	\$_ \$_ \$_		N/A N/A N/A	_
		that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.							
_		Specify:	_ 8f.	\$	0.00	\$_		N/A	
	3g.	Pension or retirement income	8g.	\$	0.00	\$_		N/A	_
3	3h.	Other monthly income. Specify:	_ 8h.+	\$	0.00	+ \$_		N/A	
9. <i>I</i>	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$_		N/A	4
10 (ماد^	culate monthly income. Add line 7 + line 9.	10. \$		3,050.00 + \$		N/A	= \$	3,050.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	ιο. Ψ-		Ψ_		IVA	_	3,030.00
 	ncluothe Do r	e all other regular contributions to the expenses that you list in Schedule ide contributions from an unmarried partner, members of your household, your refriends or relatives. Not include any amounts already included in lines 2-10 or amounts that are not scify:	depen	,	,	•		_	0.00
١		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailes					e. 12.	\$	3,050.00
40 -	_		_				ι	Combi month	ned ly income
13. [_ ■ סר	vou expect an increase or decrease within the year after you file this form' No. Yes Eynlain:	<i>.</i>						

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	in this informa-	sion to injuntify									
	in this information to 1	ation to identify you Marcus McC				Ch	eck if this	s is:			
	maious modificati							ended filing			
	otor 2 ouse, if filing)					A supplement showing postpetition chapter					
(Spc	ouse, ii iiiiig)					13 expenses as of the following date:					
Unit	ed States Bankr	uptcy Court for the:	NORTH	ERN DISTRICT OF ILLIN	IOIS		MM / D	D / YYYY			
l	e number nown)										
Of	fficial Fo	rm 106J									
So	chedule	J: Your	Exper	ises					12/1	5	
info	ormation. If m		eded, atta	. If two married people a ach another sheet to this n.							
Par		ribe Your House	hold								
1.	Is this a joir										
	No. Go to		•	-1- hh-1-10							
			ın a separ	ate household?							
	□ N □ Y		st file Offic	ial Form 106J-2, Expense	s for Separate House	ehold of D	ebtor 2.				
2.	Do you have	e dependents?	■ No								
	Do not list D and Debtor 2		☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Der age	pendent's	Does dependent live with you?		
	Do not state	the							□ No		
	dependents	names.							Yes		
									□ No □ Yes		
									☐ Yes		
									☐ Yes		
									□ No		
									☐ Yes		
3.		penses include f people other t	han	No							
		d your depende		Yes							
		ate Your Ongoi								_	
exp	imate your ex enses as of a plicable date.	kpenses as of your added to a date after the l	our bankri bankruptc	uptcy filing date unless y y is filed. If this is a sup	ou are using this fo plemental <i>Schedule</i>	orm as a J, check	supplem the box	ent in a Cha at the top o	apter 13 case to report of the form and fill in the	,	
the		h assistance an		government assistance cluded it on Schedule I:				Your exp	enses		
(Oil	ilciai FOIIII IC	JOI.)									
4.		or home owners nd any rent for th		ses for your residence. I or lot.	Include first mortgage	4.	\$		960.00		
	If not include	ded in line 4:									
	4a. Real e	estate taxes				4a.	\$		0.00		
	•	rty, homeowner's				4b.	· · · · · · · ·		0.00		
		maintenance, re owner's associat	•	upkeep expenses		4c. 4d.	· —		50.00		
5.				our residence, such as ho	ome equity loans		\$ ——		0.00		

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ebtor	Marcus McClinton	Case num	ber (if known)	
Ut	lities:			
6a	Electricity, heat, natural gas	6a.	\$	275.00
6b	Water, sewer, garbage collection	6b.	\$	0.00
6c		6c.	\$	180.00
6d	Other. Specify:	6d.	\$	0.00
Fo	od and housekeeping supplies		\$	250.00
	ildcare and children's education costs	8.	\$	0.00
	othing, laundry, and dry cleaning	9.	·	45.00
	rsonal care products and services	10.	·	60.00
	dical and dental expenses	11.	·	100.00
	ansportation. Include gas, maintenance, bus or train fare.		·	100.00
	not include car payments.	12.	\$	300.00
	tertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	aritable contributions and religious donations	14.	·	0.00
	surance.		·	0.00
	not include insurance deducted from your pay or included in lines 4 or 20.			
	a. Life insurance	15a.	\$	0.00
_	b. Health insurance	15b.	·	0.00
	c. Vehicle insurance	15c.	\$	130.00
	d. Other insurance. Specify:	15d.	· -	0.00
	xes. Do not include taxes deducted from your pay or included in lines 4 or 20.	13u.	Ψ	0.00
	ecify:	16.	\$	0.00
	stallment or lease payments:		Ψ	0.00
	a. Car payments for Vehicle 1	17a.	\$	0.00
	b. Car payments for Vehicle 2	17a.	·	0.00
		17b. 17c.	*	
	c. Other Specify:			0.00
	d. Other. Specify:	17d.	>	0.00
	ur payments of alimony, maintenance, and support that you did not report as		\$	300.00
	ducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). her payments you make to support others who do not live with you.	10.	\$	0.00
	ecify:	19.	Ψ	0.00
			aur Incomo	
	her real property expenses not included in lines 4 or 5 of this form or on Sch a. Mortgages on other property	20a.		0.00
			·	
	o. Real estate taxes	20b.	·	0.00
	c. Property, homeowner's, or renter's insurance	20c.	·	0.00
	d. Maintenance, repair, and upkeep expenses	20d.		0.00
	e. Homeowner's association or condominium dues	20e.		0.00
Ot	her: Specify:	21.	+\$	0.00
Ca	Iculate your monthly expenses			
	a. Add lines 4 through 21.		\$	2.650.00
	b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	2,030.00
22	c. Add line 22a and 22b. The result is your monthly expenses.		\$	2,650.00
Ca	Iculate your monthly net income.			
	a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	3,050.00
	b. Copy your monthly expenses from line 22c above.	23b.	· · · · · · · · · · · · · · · · · · ·	2,650.00
23	o. Copy your monthly expenses from line 226 above.	200.		2,030.00
23	c. Subtract your monthly expenses from your monthly income.			
23	The result is your <i>monthly net income</i> .	23c.	\$	400.00

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

Yes.

Explain here: Debtor is receiving private disability income at 60%. He is expects to be off work for a substantial amount of time.

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Fill in this infor	mation to identify your	case:			
Debtor 1	Marcus McClinto				
Debior 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
If two married per You must file thit	eople are filing togethe	r, both are equally responding the specific bankruptcy schedules nonnection with a ban	Debtor's Sch ensible for supplying corre s or amended schedules. N kruptcy case can result in	ct information. Making a false statement,	
Sign	n Below				
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fill out bar	nkruptcy forms?	
■ No					
☐ Yes. N	Name of person				Petition Preparer's Notice, ignature (Official Form 119)
	lty of perjury, I declare e true and correct.	that I have read the sum	nmary and schedules filed	with this declaration and	
X /s/ Mar	cus McClinton		X		
Marcus	s McClinton re of Debtor 1		Signature of De	ebtor 2	
Date ,	July 12, 2018		Date		

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Fill	in this inform	nation to identify you	r case:			
	tor 1	Marcus McClinto				
DCD	itor i	First Name	Middle Name	Last Name		
	tor 2 use if, filing)	First Name	Middle Name	Last Name		
		nkruptcy Court for the:				
		intupitely Court for the.	NORTHERN DIOTRIOT	or illustration		
Cas (if kn	e number				_	Check if this is an mended filing
	ficial For		Affairs for Individ	luals Filing for B	ankruptcy	4/10
infor num	mation. If mober (if known	ore space is needed,). Answer every que	, attach a separate sheet to	this form. On the top of an	equally responsible for sup y additional pages, write yo	
		current marital statu		I Lived Belole		
	■ Married□ Not married	ried				
2.	During the la	ıst 3 years, have you	lived anywhere other than	where you live now?		
	■ No		•	•		
	☐ Yes. List	all of the places you	lived in the last 3 years. Do n	ot include where you live nov	V.	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					nity property state or territorico, Texas, Washington and V	
	■ No □ Yes. Ma	ke sure you fill out <i>Sci</i>	hedule H: Your Codebtors (O	fficial Form 106H).		
Par	Explain	n the Sources of You	ır Income			
	Fill in the tota	I amount of income yo	nployment or from operating ureceived from all jobs and a have income that you receive	all businesses, including part		endar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$60,000.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Document Page 36 of 55 Case number (if known) **Marcus McClinton** Debtor 1 **Debtor 1** Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$100,000.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2017) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$110,000.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Nο Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income **Gross income** Gross income from Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6.425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? □ No. Go to line 7. Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for
Oresteenia Balfour		\$600.00	\$0.00	 ☐ Mortgage ☐ Car ☐ Credit Card ■ Loan Repayment ☐ Suppliers or vendors ☐ Other

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Document Page 37 of 55 Case number (if known) Debtor 1 Marcus McClinton Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. ☐ No Yes. List all payments to an insider. **Insider's Name and Address** Dates of payment Total amount Amount you Reason for this payment still owe paid **Oristinia Balfour** \$600.00 \$0.00 repayment of loan Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. ☐ Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount Amount you Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο П Yes. Fill in the details. Case title Status of the case Nature of the case Court or agency Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken

No

☐ Yes

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a

court-appointed receiver, a custodian, or another official?

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Pa	t 5: List Certain Gifts and Contributio	ns					
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ■ No ■ Yes. Fill in the details for each gift.						
	Gifts with a total value of more than \$600 per person		Describe the gifts	Dates you gave the gifts	Value		
	Person to Whom You Gave the Gift and Address:	d					
14.	■ No		did you give any gifts or contributions with a to	tal value of more thar	\$600 to any charity?		
	☐ Yes. Fill in the details for each gift or	contribu	ition.				
	Gifts or contributions to charities that more than \$600 Charity's Name		Describe what you contributed	Dates you contributed	Value		
Do	Address (Number, Street, City, State and ZIP Coort 6: List Certain Losses	ie)					
	disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss		Date of your	Value of property			
	how the loss occurred		e the amount that insurance has paid. List ng insurance claims on line 33 of Schedule A/B: rty.	loss	lost		
	misc gambling losses			last 12 months	\$1,500.00		
Pa	rt 7: List Certain Payments or Transfer	rs					
16.	consulted about seeking bankruptcy or	prepar	lid you or anyone else acting on your behalf pay ing a bankruptcy petition? rs, or credit counseling agencies for services requires.		erty to anyone you		
	□ No■ Yes. Fill in the details.						
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not	You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment		
	Edwin L. Feld & Associates, LLC 29 S. LaSalle, Suite 328 Chicago, IL 60603		Total Fees \$4000.00; \$100.00 paid prepetition	7/11/18	\$100.00		
17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.						
	■ No □ Yes. Fill in the details.						
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment		

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18.	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.					
	■ No □ Yes. Fill in the details.					
	Person Who Received Transfer Address	Description and v		paym	ibe any property or ents received or debts n exchange	Date transfer was made
	Person's relationship to you			,		
9.	Within 10 years before you filed for bankrupto beneficiary? (These are often called asset-protein No		ny property to a s	elf-settle	ed trust or similar device	of which you are a
	☐ Yes. Fill in the details.					
	Name of trust	Description and v	alue of the prop	erty trans	sferred	Date Transfer was made
D	List of Contain Financial Assessment Justin		4 Daniel 24 a		4-	
Par	t 8: List of Certain Financial Accounts, Instr	uments, Sare Deposi	t Boxes, and Sto	rage Uni	ts	
20.	sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated No	other financial accou	nts; certificates	of depos		, ,
	Yes. Fill in the details.					
		ast 4 digits of ccount number	Type of accour instrument	nt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	Fifth Third Bank 38 Fountain Square Plaza Cincinnati, OH 45263	XXXX-	■ Checking □ Savings □ Money Market □ Brokerage □ Other		7/18	\$50.00
 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository cash, or other valuables? No Yes. Fill in the details. 				itory for securities,		
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?					
	■ No					
	☐ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or lot it? Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?

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Debtor 1 Marcus McClinton

Par	t 9: Identify Property You Hold or Control for S	omeone Else					
23.	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in tru for someone.						
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Desci	ribe the property	Value		
Par	t 10: Give Details About Environmental Informat	tion					
For	the purpose of Part 10, the following definitions a	ipply:					
	Environmental law means any federal, state, or lotoxic substances, wastes, or material into the air regulations controlling the cleanup of these substances.	, land, soil, surface water, groun					
	Site means any location, facility, or property as d to own, operate, or utilize it, including disposal s	•	law, w	hether you now own, operate,	or utilize it or use		
	Hazardous material means anything an environm hazardous material, pollutant, contaminant, or si	nental law defines as a hazardous	s waste	e, hazardous substance, toxic s	substance,		
Rep	ort all notices, releases, and proceedings that you	u know about, regardless of whe	n they	occurred.			
24.	Has any governmental unit notified you that you	may be liable or potentially liable	e undei	r or in violation of an environm	ental law?		
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)		nvironmental law, if you now it	Date of notice		
25.	Have you notified any governmental unit of any r	elease of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)		nvironmental law, if you now it	Date of notice		
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.						
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Natur	re of the case	Status of the case		
Par	t 11: Give Details About Your Business or Conn	ections to Any Business					
27.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?						
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership						
	☐ An officer, director, or managing executiv	ve of a corporation					

☐ An owner of at least 5% of the voting or equity securities of a corporation

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Case number (if known) Document Debtor 1 Marcus McClinton

	■ No. None of the above applies. Go to	Part 12.				
	Yes. Check all that apply above and fill in the details below for each business.					
	Business Name	Describe the nature of the business	Employer Identification number			
	Address (Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security number or ITIN.			
			Dates business existed			
28.	Within 2 years before you filed for bankrup institutions, creditors, or other parties.	tcy, did you give a financial statement to a	anyone about your business? Include all financial			
	No					
	Yes. Fill in the details below.					
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued				
Pa	rt 12: Sign Below					
are with		false statement, concealing property, or	declare under penalty of perjury that the answers obtaining money or property by fraud in connection ears, or both.			
	Marcus McClinton	Signature of Debtor 2				
	rcus McClinton nature of Debtor 1	Signature of Debtor 2				
Da	te July 12, 2018	Date				
Did ■ ↑	••	ent of Financial Affairs for Individuals Fili	ng for Bankruptcy (Official Form 107)?			
Did ■ 1	you pay or agree to pay someone who is no	t an attorney to help you fill out bankrupto	cy forms?			
	es. Name of Person Attach the <i>Bankr</i> o	uptcy Petition Preparer's Notice, Declaration,	and Signature (Official Form 119).			

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:Monies received were for prepetition services and those monies are needed to limit the
 - financial burden of the firm
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$100.00

toward the flat fee, leaving a balance due of \$3,900.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

the application and notified of the right. Date:	it to appear in court to object.	
Signed:		
/s/ Marcus McClinton	/s/ Edwin L Feld	
Marcus McClinton	Edwin L Feld 6188070	
	Attorney for the Debtor(s)	
Debtor(s)		
Do not sign this agreement if the amo	ounts are blank.	

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Marcus McClinton		Case No.			
		Debtor(s)	Chapter	13		
	DISCLOSURE OF COMP	ENSATION OF ATTOR	NEY FOR DE	CBTOR(S)		
c	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the fee rendered on behalf of the debtor(s) in contemplation	iling of the petition in bankruptcy,	or agreed to be paid	to me, for services rend	ered or to	
	For legal services, I have agreed to accept		\$	4,000.00		
	Prior to the filing of this statement I have received	ed	\$	100.00		
	Balance Due		\$	3,900.00		
2. Т	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3. Т	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4. I	I have not agreed to share the above-disclosed co	mpensation with any other person u	unless they are mem	pers and associates of m	y law firm.	
ſ	☐ I have agreed to share the above-disclosed compe copy of the agreement, together with a list of the				firm. A	
5. 1	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
b c	Analysis of the debtor's financial situation, and report of the debtor at the meeting of credit. [Other provisions as needed]	statement of affairs and plan which	may be required;		otcy;	
5. E	By agreement with the debtor(s), the above-disclosed	fee does not include the following	service:			
		CERTIFICATION				
	certify that the foregoing is a complete statement of ankruptcy proceeding.	any agreement or arrangement for p	payment to me for re	presentation of the debt	or(s) in	
Jι	ıly 12, 2018	/s/ Edwin L Feld				
	ate	Edwin L Feld 6188 Signature of Attorney Edwin L Feld & As 1 N LaSalle Street Suite 1225 Chicago, IL 60602 312-263-2100 Fax	y ssociates, LLC :		_	
		Name of law firm	x. 312-203-9038		_	

Advance America Cash 17655 S Torrence Ave Lansing, IL 60438

American Web Loan 522 N 14th St #130 Ponca City, OK 74601

Americas Financial Choice 1107 E Sibley Blvd Dolton, IL 60419

Americash 4818 W 148th Street Midlothian, IL 60445

Applified Loans 597 Peace Pipe Rd, 2nd Floor Lac Du Flambeau, WI 54538

AT&T PO Box 8220 Aurora, IL 60572

Blue Trust PO Box 44967 Eden Prairie, MN 55344

Blue Trust Loans 9790 N, Co Rd K Hayward, WI 54843

Cash Loans Today 11949 S Pulaski Rd Alsip, IL 60803

Check Into Cash 4103 E. Lincoln Highway Matteson, IL 60463

Check N Go 192 Town Center Road Matteson, IL 60443 ComEd Bill Payment Center Chicago, IL 60668

Direct TV PO Box 78627 Phoenix, AZ 85062

First Choice Loans 1513 Sibley Blvd Calumet City, IL 60409

FNB Marin PO Box 80015 Los Angeles, CA 90080

Harrah's Casino c/o Telecheck 5251 Westheimer Houston, TX 77056

HSBC PO Box 98706 Las Vegas, NV 89193

Illinois Catalog Sales 17940 S. Halsted Homewood, IL 60430

LVNV Funding P.O. Box 10497 Greenville, SC 29603

Majestic Lake Financial East K 635 State Hwy 20 Upper Lake, CA 95485

Nissan Motor Acceptance PO Box 742658 Cincinnati, OH 45274 Portfolio Recovery Assoc Riverside Commerce Center 120 Corporate Blvd, Ste 100 Norfolk, VA 23502-4962

Prestige Group/Premier Processing PO Box 681282 Riverside, MO 64168

Providian PO Box 660548 Dallas, TX 75266

Resurgent Acquisition LLC P.O. Box 10587 Greenville, SC 29603

Rushmore Financial PO Box 5508 Sioux Falls, SD 57117

Rushmore Financial 15480 Laguna Irvine, CA 92618

Sandpoint Capital, LLC PO Box 636 Charleston, Nevis W. Indies

Santander PO Box 105255 Atlanta, GA 30348